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MICHAEL B. BROWN  
RECORDER

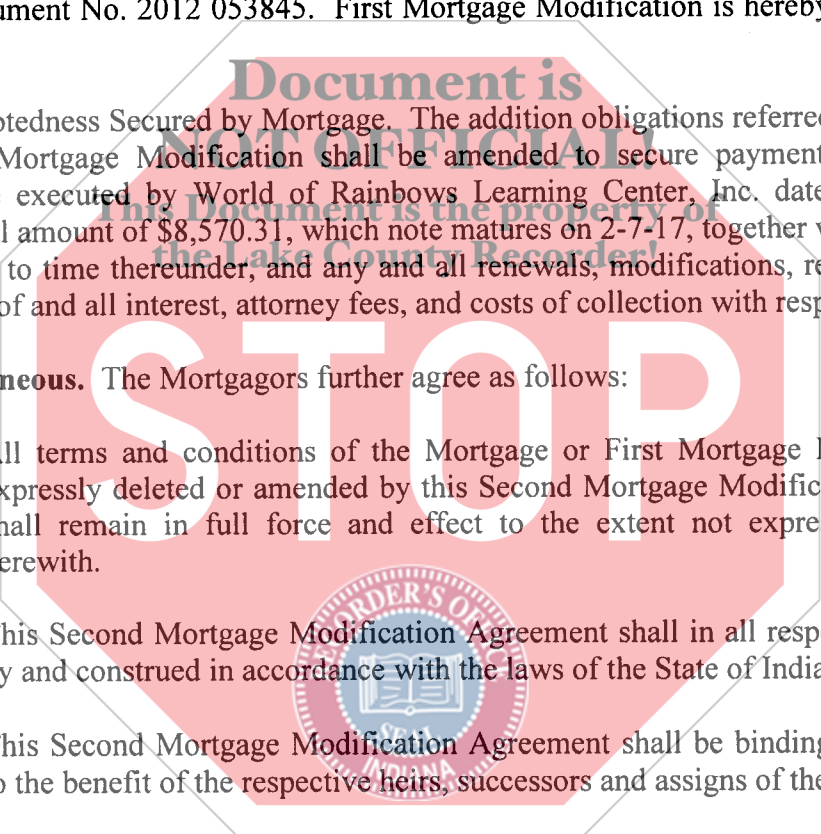
<p><b>Mortgagor Name and Address</b></p> <p>World of Rainbows Learning Center, Inc. 870 Richard Road Dyer, IN 46311</p> <p>("Mortgagor" whether one or more)</p>	<p><b>Mortgagee's Name and Address</b></p> <p>PEOPLES BANK SB 9204 Columbia Avenue Munster, Indiana 46321</p> <p>("Mortgagee")</p>	<p>After Recording Return to:</p> <p>↓</p> <p>PEOPLES BANK SB 9204 Columbia Avenue Munster, Indiana 46321</p>
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**SECOND MORTGAGE MODIFICATION AGREEMENT**

Mortgagor, for valuable consideration given by Mortgagee, the receipt of which is hereby acknowledged, does hereby agree that the certain Mortgage dated 2-22-08, recorded 2-27-08, in the Office of the Recorder of Lake County, Indiana, as Document No. 2008 013971 (herein the "Mortgage") and amended by a Mortgage Modification Agreement dated 7-12-12 and executed on 7-21-12 ("First Mortgage Modification"), in the office of the Recorder of Lake County, Indiana, as Document No. 2012 053845. First Mortgage Modification is hereby being amended as follows:

Additional Indebtedness Secured by Mortgage. The addition obligations referred to in paragraph 2 of the First Mortgage Modification shall be amended to secure payment of that certain promissory note executed by World of Rainbows Learning Center, Inc. dated 8-7-14 in the original principal amount of \$8,570.31, which note matures on 2-7-17, together with all advances made from time to time thereunder, and any and all renewals, modifications, replacements, and extensions thereof and all interest, attorney fees, and costs of collection with respect thereto.

1. **Miscellaneous.** The Mortgagors further agree as follows:
- A. All terms and conditions of the Mortgage or First Mortgage Modification not expressly deleted or amended by this Second Mortgage Modification Agreement shall remain in full force and effect to the extent not expressly inconsistent herewith.
  - B. This Second Mortgage Modification Agreement shall in all respects be governed by and construed in accordance with the laws of the State of Indiana.
  - C. This Second Mortgage Modification Agreement shall be binding upon and inure to the benefit of the respective heirs, successors and assigns of the Mortgagor.



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AMOUNT \$ 19

CASH \_\_\_\_\_ CHARGE \_\_\_\_\_

CHECK # 3342255

OVERAGE \_\_\_\_\_

COPY \_\_\_\_\_

NON-COM

CLERK pr

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Executed and delivered in Lake County, Indiana effective this 7<sup>th</sup> day of August 2014.

Candy M. Gacsy  
Candy M. Gacsy, President

Joseph P. Gacsy  
Joseph P. Gacsy, Secretary/Treasurer

STATE OF INDIANA        )  
  ) SS:  
COUNTY OF LAKE        )

ACKNOWLEDGMENT

Before me, a Notary Public in and for the above County and State, personally appeared Candy M. and Joseph P. Gacsy, the President and Secretary/Treasurer of World of Rainbows Learning Center, Inc. and acknowledged the execution of the foregoing Second Mortgage Modification Agreement.

WITNESS my hand and Notarial seal this 9 day of August 2014.

My Commission Expires: 6-26-16  
A resident of Lake County, Indiana  
Amanda Gallo  
Printed Name of Notary Public

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law.

This instrument was prepared by:  
Brian E. Rusin, VP, Peoples Bank SB

